Monthly Magazine for Age 50 and Better

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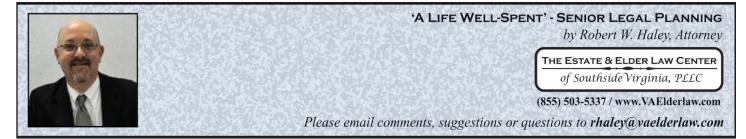
NOVEMBER 2018 VOL 4 ISSUE 5

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Are You Prepared? Estate Planning for Parents of Children with Disabilities (Part 1 of 2)

Did you know that last month was **Special Needs Law Month**? If you have a child with a disability, the need to plan for the future is important and the time is certainly now not later! The reality is that something could happen at any moment to leave you or your child at risk! Events include your death, or a chronic or debilitating illness or catastrophic injury that impairs your ability to care for yourself and your child. Any of these cause emotional and often, financial hardship. While planning early may seem expensive upfront, it will save a lot of money and frustration in the end. Planning ahead of time gives everyone peace of mind: you, your friends, your family, and most importantly, your child.

This month, in part 1 of this 2 part article, we will go into some of the things you should think about when planning ahead. The process may seem daunting at first – but the key here is to take it step-by-step and get organized.

1 • Pick One Central Location For Storing Information If Possible: Get a file cabinet and folders, or an accordion-type folder that you can label. If you are more comfortable with computer folders and files, set this up on your personal computer. If you choose the digital route, keep that information secure but make sure to let someone know your usernames and passwords so that the information is accessible. There should be one file for your own information and one file for your child's. If going digital, make sure to keep backups as well!

2 • Important Personal Information: Create a document with all of your's and your child's personal information (name, nicknames, date and place of birth, phone numbers, Social Security number, Medicare number, addresses, etc.). You should also keep a separate folder with copies of birth certificates, military service records, deeds, insurance policies, stock certificates, spouse's death certificate, marriage certificates, social security cards, automobile titles, divorce decrees, usernames, and passwords.

3 • Emergency Contacts: Make a document listing emergency contacts for you and your child. Be sure to include contact information for your spouse, partner, significant other, children, siblings, and parents. If you have people that you trust who help with maintaing the home or lawn, these names and numbers should be included here as well for reference. For your child, you should also have the name of the person or persons you want to care for this child in case of an emergency.

4 • Medical Providers And History: Create a document for you and for your child with a list of medical providers and overall medical history. This list should include names and numbers for primary care providers and specialists, medications, allergies, significant family history, insurance companies and policy numbers, your employer retiree coverage, health insurance, and any Medicaid or Medicare information. If you have prepaid your's or your child's funeral or burial, keep this information in here as well. If your child is still in school, include information about his or her individual education plan and counselors at the school who work with your child.

5 • Financial Information: Create a spreadsheet for financial information. This includes the gross and net amount of each source of income (employment, social security, supplemental security income, etc.) and current value of each asset, the death benefit (if any), and all beneficiary designations associated with the asset. Include policy numbers and contact information, the name of any financial advisors that you work with, along with a copy of your most recent tax statement, and a section on recurring bills, including whether a bill is paid on-line or by an automated payment. For your child, you should include all information concerning his or her representative payee accounts and special needs trust accounts. Copies of all statements should be kept in the file cabinet or scanned in and stored on-line.

6 • Legal Information And Documents: Collect any legal information you already have, such as the names and numbers for attorneys, health care agents, attorneys-in-fact, beneficiaries, trustees, and personal representatives. Make sure to have a copy of your Last Will & Testament, Health Care Power of Attorney with Living Will, and Durable Power of Attorney in the file as well.

7 • Accounts And Passwords: If you use online banking or bill-pay, or have any other accounts (email, Facebook, photo storage, etc.), collect a list of usernames, passwords, and answers to security questions to these respective accounts. Keep these in a secure place and make sure someone you trust knows where to find them! Make sure you have log-in and password information for internet accounts and sites that your child may be using. 8 • Letter Of Intent: As a parent of a child with disabilities, you will also need to create a letter of intent. The goal of a letter of intent is to put in writing your personal knowledge of your child's needs so to guide future caregivers, guardians and trustees in providing the best possible care to your child. A well-put together letter of intent ensures that those who come after you will not waste precious time trying to figure out the best way to manage the care of your child. This letter should at minimum address family history, your hopes for the future of this child, their daily schedule, any food or diet considerations, medical care needs, benefits they receive, living arrangements, etc.,. Include information you feel would help provide the best guidance to someone who would assume the responsibility of caring for your child.

9 • Future Planning For Your Child: How do you want to provide for your child with disabilities if you die or are too ill to provide care? You can't make any plans if you don't have any idea what you want. If it's too difficult to think about your own death or loss of capacity, there are two ways to combat this: 1) consider what you don't want (I don't want my children to have to decide if I should be kept on life support if I am dying), and 2) consider what you would not want to have to do for someone else. For example, would it break your heart to have to figure out where your friend's children would live if your friend died? By not planning for your own future, these are the kinds of decisions other people will have to make for you and your child if you are no longer able to. Take time to consider these issues, talk with friends and family, and pause and then come back to it if it becomes overwhelming. Remember that as a parent of a child with a disability, your planning will ensure that he or she will be cared for in the best way possible when you are no longer able to do so.

That's all for now! Please check back here next month for part 2 of this article. As always, if you have a question or issue that you think might be a good topic for this column, let me know! Email me at rhaley@vaelderlaw.com or send to me via snailmail to this address:

The Estate & Elder Law Center of Southside Virginia, PLLC

742 Main Street, Danville, VA 24541

2n

Robert W. Haley Managing Attorney – Certified in Elder Law by the National Elder Law Foundation Member of the Council of Advanced Practitioners, National Academy of Elder Law Attorneys **The Estate & Elder Law Center of Southside Virginia www.VAElderlaw.com**



It's easy for families to put off estate planning and asset protection until "tomorrow." If we could predict the future, we would know exactly when incapacity or death would occur and plan for it. Unfortunately, we do not know what the future might hold and thus we must act now, not "tomorrow", to plan for the unexpected and the eventual.

This is why our law firm has joined the National 5@55 Campaign! The campaign seeks to educate the public and help you begin to put your plan in place. Contact The Estate & Elder Law Center at **855-503-5337** for more information on the 5 documents everyone needs!



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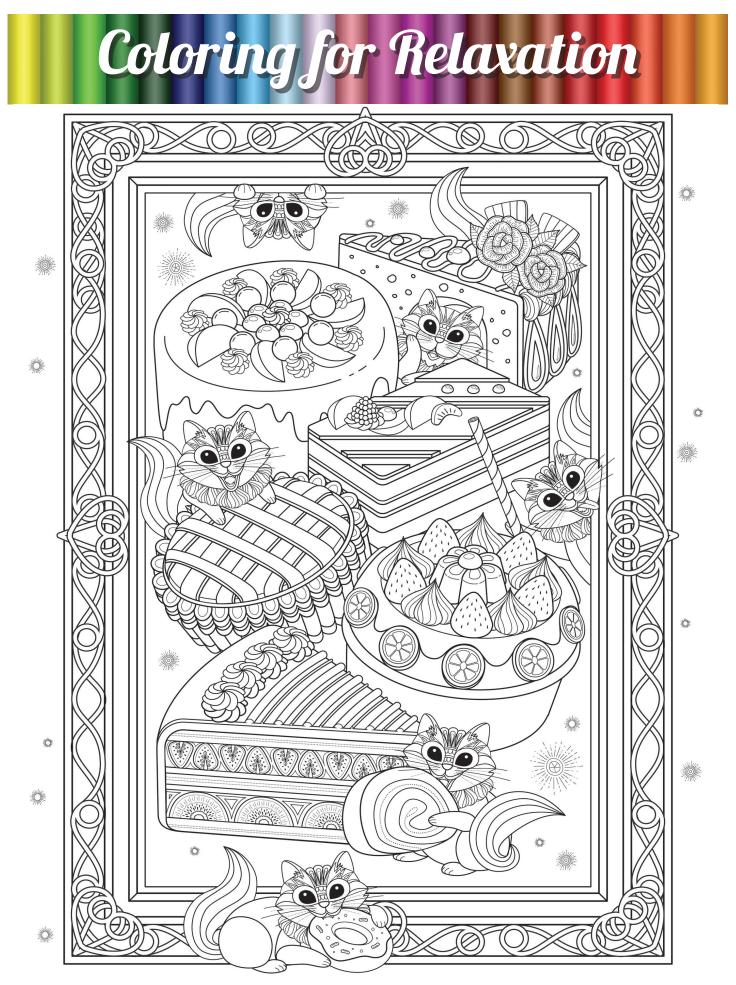


Even Exchange by Donna Pettman

Each numbered row contains two clues and two 6-letter answers. The two answers differ from each other by only one letter, which has already been inserted. For example, if you exchange the A from $M\Delta$ STER for an I, you get MISTER. Do not change the order of the letters.

1. Make amends	_ T	Solo L
2. Bowling score	к_	Pace D
3. Crystal	A	Luster O
4. Bordeaux's nation	F	Hypnotic state T
5. Lie in the mud	W	Thwack P
6. Bracelet ornament	M	Graph T
7. Fair-haired one	0	Tasteless A
8. Fence post	_ !	Sachet A
9. Long sword	_ A	No longer inebriated O
10. Pounding tool	M	Clothes basket P

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Dear Savvy Senior,

Does the VA provide any special burial benefits to old veterans? My dad, who has late-stage Parkinson's disease, served during the Vietnam War in the 1960s.

Only Daughter

Dear Only,

Most U.S. veterans are eligible for burial and memorial benefits through the Department of Veterans Affairs (VA) National Cemetery Administration. Veterans who were discharged under conditions other than dishonorable are eligible. To verify your dad's discharge, you'll need a copy of his DD Form 214 "Certificate of Release or Discharge from Active Duty," which you can request online at Archives. gov/veterans.

Here's a rundown of some of the different benefits that are available to veterans that die a nonservice related death.

National Cemetery Benefits

If your dad is eligible, and would like to be buried in one of the 136 national or 111 grant-funded state and tribal VA cemeteries (see www.cem. va.gov/cem/cems/listcem.asp for a list), the VA provides a host of benefits, at no cost to the family, including: a gravesite; opening and closing of the grave; perpetual gravesite care; a government headstone or marker; a United States burial flag that can be used to drape the casket or accompany the urn (after the funeral service; the flag is given to the next-of-kin as a keepsake); and a presidential memorial certificate.

National cemetery burial benefits are

How to Get Veterans' Funeral and Burial Benefits

also available to spouses and dependents of veterans.

If your dad is cremated, his remains will be buried or inurned in the same manner as casketed remains.

Funeral or cremation arrangements and costs are not, however, taken care of by the VA. They are the responsibility of the veteran's family, but some veteran's survivors are eligible for burial allowances, which are explained below.

If you're interested in this option, the VA offers a preneed burial eligibility determination program at www.cem. va.gov/pre-need or call the National Cemetery Scheduling Office at 800-535-1117.

Private Cemetery Benefits

If your father is going to be buried in a private cemetery, the benefits available include a free government headstone or marker, or a medallion that can be affixed to an existing privately purchased headstone or marker; a burial flag; and a Presidential memorial certificate.

Funeral or cremation arrangements and costs are again the responsibility of the family (some burial allowances may be available), and there are no benefits offered to spouses and dependents that are buried in private cemeteries.

Military Funeral Honors

Another popular benefit available to all eligible veterans buried in either a national or private cemetery is a military funeral honors ceremony. This includes an honor guard detail of at least two uniformed military persons, folding and presenting the U.S. burial flag to the veteran's survivors, and the playing of Taps by a bugler or an electronic recording.

The funeral provider you choose will be able to assist you with all VA burial requests. Depending on what you want, certain forms may need to be completed which are always better to be done in advance.

For a complete rundown of burial and memorial benefits, eligibility details and required forms, visit www.cem. va.gov or call 800-827-1000.

Burial Allowances

In addition to the burial benefits, some veteran's survivors may also qualify for a \$300 burial allowance (or \$780 if hospitalized by VA at time of death) and \$780 for a plot, to those who choose to be buried in a private cemetery. To find out if your dad is eligible, see Benefits.va.gov/benefits/factsheets/ burials/burial.pdf.

To apply for burial allowances, you'll need to fill out VA Form 21P-530 "Application for Burial Benefits." You need to attach a copy of your dad's discharge document (DD 214 or equivalent), death certificate, funeral and burial bills. They should show that you have paid them in full. You may download the form at VA.gov/vaforms.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy



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68						69						70		

41. Naturally occurring solid material

42. Promotional material

49. Atomic number 10

55. City in western Finland

64. Japanese classical theater

66. Coined for one occasion

43. Beer mua

44. Nostrils

46. Very rich

50. Not even

51. Pulls apart

58. Wing shaped

65. S-shaped lines

67. Pitching stat

69. Some are noble

68. "M" actor

70. Lair

59. Paddling

60. Player





CLUES ACROSS

- 1. Taxi
- 4. Long periods of time
- 9. Boiled cow or sheep
- 14. Ottoman military commander
- 15. Pig
- 16. Don't go near
- 17. Benin inhabitants
- 18. Pop star
- 20. Removes
- 22. Your sibling's daughter
- 23. Trade
- 24. Dabbled
- 28. Tax collector
- 29. Atomic number 73
- 30. Russian emperor
- 31. Broad-winged bird of prey
- 33. Pale brownish yellow
- 37. A type of bill
- 38. One or a sum of things
- 39. Stiff, untanned leather

- **CLUES DOWN**
- 1. Places to eat
- 2. Marketplace
- 3. Unoriginality
- 4. Administrative officials
- 5. Female sheep and a loch in Scotland
- 6. Something to drill for
- 7. Midway between north and northeast
- 8. Cassia tree
- 9. Founder of medical pathology
- 10. Long-legged wading bird
- 11. ____ and goers
- 12. Go quickly
- 13. Used to cut and shape wood
- 19. Small island (British)
- 21. Dry or withered
- 24. "Last of the Mohicans" actress
- 25. Manufacturers need one
- 26. Tidal bore
- 31. Semitic titles 32. Inappropriate 34. Gregory ___, US dancer 35. -___, denotes past 36. Makes nicer 40. Indicates position 41. Made a priest 45. Sixth month of Jewish calendar 47. One who refrains 48. Type of top 52. Pay increase 53. Curved shape 54. Keeping down 56. Sleep sound 57. Tiny Iranian village 59. Only one time 60. Elected official 61. Before the present 62. Genus of grasses 63. Autonomic nervous system

27. Makes free of moisture



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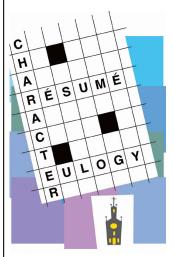
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The Importance of Character a distinction between what he



avid Brooks' recent bestseller The Road to Character makes a compelling case for the importance of character in our lives. He draws calls the résumé virtues and the eulogy virtues. The résumé virtues are our accomplishments and competencies which help us gain employment while the eulogy virtues are those things which have most to do with our character. Are we kind, honest, or brave, and do we form loving and lasting relationships? Do we spend as much time cultivating our character as we do our work skills and educational credentials? His book is a powerful and moving exhortation to spend more time and effort working on our characters. We will probably be remembered more for our character (or lack thereof) than for the skills and accomplishments listed on our résumés. Reflect on what you can do this year to improve your character. - Christopher Simon

"Better is a poor man who walks in his integrity than a rich man who is crooked in his ways." -Proverbs 28:6 ESV



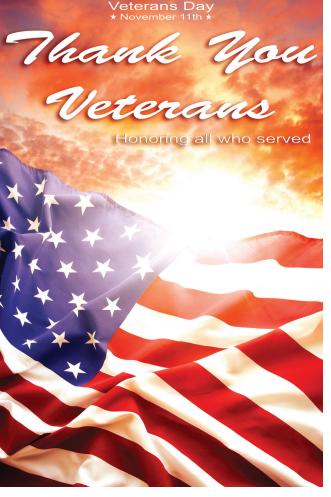
Spend less time recovering, And more time living.

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595 Vaden Drive Gretna, VA 24557 • 434-656-1206 www.GretnaHealthRehab.com **Contact our Admissions Director R.** Keith Motlev

LOOKING GOOD

My face in the mirror isn't wrinkled or drawn. My house isn't dirty. The cobwebs are gone. My garden looks lovely and so does my lawn. I think I might never put my glasses back on.



Preparing an Emergency Plan for Your Unique Needs

(FAMILY FEATURES) Disasters such as hurricanes, floods, fires and other emergency situations are all too common these days. In fact, about 4 out of 5 Americans live in counties hit by weather events since 2007, according to disaster declaration data from the Federal Emergency Management Agency (FEMA). That illustrates how these events can impact nearly everyone and the importance of having a plan.

This is particularly true for older people and people with disabilities. Health issues, mobility concerns and use of assistive devices can create additional challenges during emergencies. However, there are simple steps everyone can take to prepare now for what may come later.

* Discuss your plan. Talk about preparedness with friends, neighbors and family members. Contact your city or county emergency management office as well as service providers, such as meals programs. Discussing the topic can help you create a support network, find local resources for preparation and identify contents for a custom emergency kit.

* Create a contact list. Make a list of people and places you can turn to for support in an emergency, including people you may need to help or notify of your safety. Include phone numbers, email addresses and physical addresses. Also include insurance providers, health care professionals and medical supply companies. Keep one copy on hand and put another copy in a watertight container in your emergency kit.

* Prep for power outages. Ask your health care providers about how to prepare for power outages, especially if you depend on medical devices that use



electricity, such as oxygen, dialysis or a power wheelchair. Write down your plan, along with information about your devices, and keep a copy in your emergency kit.

* Make a list of all medications and medical supplies. Keep a list of your medicines, including dosages and allergies, along with other essential supplies like extra eyeglasses, hearing-aid batteries and at least a week's supply of all prescription medicines in your emergency kit.

* Plan for transportation. Have a plan in place in case you need to evacuate or get to health care services during an emergency. Know what equipment you need and how you will transport it. Perhaps a neighbor or family member can include you in their evacuation plans. Set this up beforehand and plan how to coordinate in the event of a disaster.

* Plan for pets and service animals. Include food, medications and other supplies your pets may need in your emergency kit, too. * Pack the essentials. In addition to your medical information and needs, don't forget essentials such as nonperishable food, water, a weather radio, a flashlight, extra batteries, blankets, cash, extra clothing and personal hygiene items. Keep your emergency kit in an easy-to-access location.

Learn more about preparedness at acl. gov/programs/emergency-preparedness.

Photo courtesy of Getty Images Source: Administration for Community Living



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Lunch will be provided. (Please arrive by 11:45)

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Thanksgiving Memories

Written by: Lisa Greer

First I have to watch Charlie Brown's Thanksgiving at the beginning of November. Snoopy cooked the meal and I always remember the popcorn and toast. For my Thanksgiving memories, my thoughts always go to traveling to my paternal grandparent's house in Rocky Mount, North Carolina. We would show up Wednesday night, grandpa would still be at work, grandma would be asleep in the recliner and Johnny Carson on the television. Grandma had been starting her preparations and the house was full of the smell of Thanksgiving. Of course, the next morning the day started off with watching parades, I still do that.

With so many cookbooks and cooking shows giving us creative new dishes and how to change a dish we've known for years to something different. This year I wanted to find out what Thanksgiving table item that was there every year that people remember or still have, such as a dish and place settings. I did not go by age or current living area, I just asked where did they grow up. There were some very interesting answers.

Q. What item or dish did your family have every Thanksgiving on the table that you remember or was your favorite?

Joe Cash, grew up in San Francisco, CA

My mother had a centerpiece she put on the table every year. I just remember that it was beautiful and it meant Thanksgiving to me. She also



made a delicious stuffing, she put sausage in her recipe.

Waynette Cook, grew up in Washington, DC

Oh the stuffing, one year the recipe would have oysters, shrimp and hollandaise sauce with stuffing mix. Then another year the stuffing recipe would have apples, raisins, and nuts in it.

Ressie Luck-Brimmer, grew up in Danville, VA

We always have Watergate salad and sweet potatoes casserole. They try to switch up and do different things with the meat, this year we are doing oxtails.

Alicia Puryear; grew up in Charleston, SC

The macaroni and cheese was the best, I still make it by that recipe. Also my grandmother made homemade sourdough bread and rolls. Oh how I miss that bread.

Samantha Worley, Danville, VA

Broccoli casserole, gotta have the ritz crackers on top!

Michelle Freeman, Danville, VA

My papa's mashed potatoes just so good.

Wendy Goode, Paris, TN

It was the dressing and it was delicious. It had combread, day old bread, onions, and celery.

Dave Vaughn, Littleton, IL

A. My mother made homemade noodles from flour and would cut them up small. Then when they were cooked it was like noodles in a gravy sauce. We would just pour that all over our mashed potatoes. As for my Thanksgiving table, I couldn't wait for the broccoli casserole and a roll with gravy. Next year, we will discuss the pie question; sweet potato, pumpkin, or chocolate? I personally had a slice of every kind.





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SENIOR NEWS LINE

by Matilda Charles

It Now Costs Nothing to Freeze Your Credit

Per a new law, you can now put a freeze on your credit report for free. Gone is the \$10 (or more) fee to freeze your credit and another equal fee to unfreeze it later. Multiplying by three for the big-three reporting companies, the cost kept too many people from taking steps to protect their credit.

All three companies — Equifax, Experian and TransUnion — now are required by law to give consumers this option after the huge credit debacle last year, when over 148 million people had their information stolen. Unfortunately, you still need to contact all three agencies. Freezing one does not automatically freeze the other two.

Why is it important to freeze your credit? With locked reports, no one can sign up for new accounts in your name. Mortgages, utilities, loans — they're all at risk.

There are several ways to freeze your credit. If you call or submit your request online, the companies have to freeze your credit in one day. Later, if you need to unlock your reports (if you want to apply for something), they have to do that within one hour. You also can freeze it by mail.

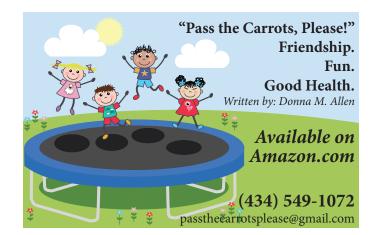
Call Experian at 1-888-397-3742, Equifax at 1-800-685-1111 and TransUnion at 1-888-909-8872. Note: You'll need a personal identification number to use if you ever want to unfreeze your credit. Write it down and put it somewhere safe. Another way to protect your credit is with a lock. You can use a cellphone and an app to do this, but it's not as secure.

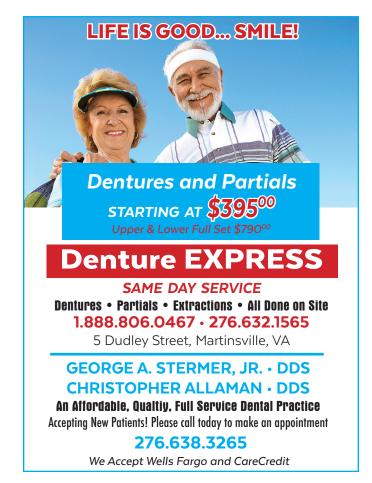
If you've been a victim of identity theft, go online to www.identitytheft. gov or see www.consumer.ftc.gov for more information.

Remember that you're entitled to one free credit report per year. Order yours from annualcreditreport.com.

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THANKFUL WORD SEARCH

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Find the words hidden vertically, horizontally, diagonally, and backwards.



Cheesecake Pumpkin Bars

Crust 11/2 cups graham crackers crumbs

1/4 cup melted butter

Filling

4 packages (8 oz each) cream cheese , softened

11/2 cups granulated sugar

4 eggs

1 cup (8 oz) canned pumpkin (not pumpkin pie mix)

2 teaspoons pumpkin pie spice

Garnish

whipped cream pumpkin pie spice

Instructions

Heat oven to 300°F.

Line a 13X9 baking pan with parchment paper leaving about 1 inch of paper hanging on the sides.



ASSISTANCE AUTUMN BASTE BLESSINGS CARVE CASSEROLE COLONISTS CORNBREAD CORNUCOPIA CRANBERRIES DINNER DRESSING FEAST FOWL FRIENDS GIBLETS GRAVY HARVEST INDIGENOUS NEW WORLD NOVEMBER OVEN PARADE PILGRIMS PLATE PUMPKIN PIE RELATIVES ROLLS SEATING SQUASH STUFFING SWEET POTATO TABLE TASTY THANKSGIVING TURKEY

THANKFUL WORD SEARCH

In a medium size bowl, combine the graham cracker crumbs with the melted butter.

With your fingers press the crust on the bottom of the prepared pan. Set aside while making the filling.

In the mixing bowl of your stand-up mixer, add the cream cheese and sugar. With the paddle attachment on, beat on low speed until light and fluffy.

Beat in eggs, one at a time, just until blended.

Spoon half of the mixture over the crust and spread evenly.

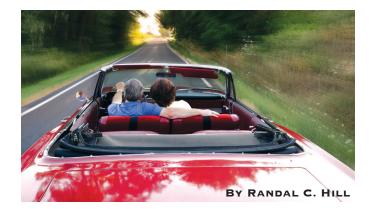
To the remaining cream cheese mixture add the pumpkin puree and pumpkin pie spice.

With a wire whisk stir until smooth. Carefully, spoon over mixture in pan.

Bake the cheesecake in the preheated oven for 50 minutes or until just set. Turn off the oven and leave the door ajar allowing the cheesecake to slowly cool down for about 1 hour or so.

Refrigerate for at least 3 hours before cutting into bars.

Top each bar with whipped cream and a dust of pumpkin pie spice.



You're Traveling Through Another Dimension...

November 2018

In 1964, weary of railing against censorship and other ongoing battles, creator Rod Serling chose not to oppose the third cancellation of his series The Twilight Zone. Running for five seasons, the show had garnered critical acclaim and numerous awards, but the ratings were never more than middling, and the program had twice been axed and then revived.

Serling was born into a Jewish family on Christmas Day 1924 and grew up in Binghamton, New York. In high school he earned a place on the debate team, wrote for and edited the school newspaper (establishing himself as a social activist), and spoke at his graduation.

Army enlistment followed in 1943. In the military, Serling was awarded the Purple Heart and the Bronze Star, although his combat experiences left him with flashbacks and nightmares for the rest of his life. "I was bitter about everything," he once admitted. "I think I turned to writing to get it off my chest."

At Antioch College in Ohio, he became involved in the school's radio station, where he wrote, directed and acted in several radio programs on campus. But Serling could see that such stories were on the decline and being replaced by television dramas. After earning a B. A. in literature at Antioch, he began writing for WKRC-TV in Cincinnati.

Serling soon became a freelance writer and began churning out scripts for major network TV anthology shows. In 1955 Kraft Television Theater broadcast his play "Patterns." Critics hailed it as "a creative triumph," and Serling found himself inundated with requests for more original stories. "Requiem for a Heavyweight" for Playhouse 90 added to his growing and highly regarded oeuvre. Encouraged by his success, he moved to California and became a fulltime writer for television in 1957.

In the early years, TV sponsors and networks often became editors and censors; Serling was repeatedly forced to make changes whenever power people felt his content was too controversial. Many of his references to social issues were watered down or eliminated altogether, and he became frustrated by seeing his scripts shorn of meaningful elements. Eventually Serling decided to create his own show— The Twilight Zone.

In October 1959 the groundbreaking anthology series premiered on CBS-TV. Each half-hour episode included studies in fantasy, science fiction, suspense and horror. The dramas dealt with paranormal, futuristic, or otherwise unusual or disturbing events, with the characters involved having crossed over into the surreal "Twilight Zone." The always-gripping stories usually featured a moral and either a twist or a macabre ending.

Serling always wanted to use The Twilight Zone as a vehicle for important social commentaries. In reality, though, he still had to frequently fight for creative control, as his scripts incorporated his views on current events and social concerns such as war, racism, mass hysteria, politics and gender issues. And even though his messages were cleverly veiled within the fantasy and science fiction parameters of the show's programs, they still managed to make some viewers squirm.

As uncomfortable truths often will.

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EQUINE MISCHIEF

A horse at the famed French racetrack, Domaine de Chantilly, bucked and threw his jockey recently and then headed straight for a nearby bar. Customers scattered and ducked for cover as the skittish steed galloped from one end of the establishment to the other, according to the Association of Mature American Citizens [AMAC]. You can bet that Paris was abuzz with jokes about horses and bars. Perhaps you will recall the one about the horse that walked into a bar and was asked by the bartender: "why the long face."

THAT'S A LOT OF TOMATO SAUCE

The Krum family of Columbia County, Pa got more than they bargained for from their tomato plant this year, according to the Association of Mature American Citizens [AMAC]. It continued growing all summer long, ultimately reaching a height of 22 feet and bearing more cherry tomatoes than the family could stomach. "My little kids eat most of them, but then they got sick of them, so they just fall on the ground," Sam Krum told WNEP-TV. Krum's plant got a lot of attention. But, the Guinness Book of World Records says the tallest tomato plant ever grown reached 65 feet.

PRETTY SCARY PUMPKIN

A competitive farmer in New York State was just 600 pounds shy of making it into the Guinness Book of World Records. His 2027-pound pumpkin was a lightweight compared to the pumpkin that won the title of world's heaviest in 2016-a 2,624.6-pound gourd that still holds the record, according to the Association of Mature American Citizens [AMAC]. But, Karl Haist had the satisfaction of winning \$3,500 in prize money at the World Pumpkin Weigh-Off held in Clarence, NY recently. It was declared the biggest pumpkin ever grown in the state of New York.

THE PUNCH LINE WAS A PAYOFF

A pair of practical jokers hit the jackpot when they surreptitiously put up a homemade poster on the wall of their local McDonald's in Houston, TX. The Association of Mature American Citizens [AMAC] says it all started when the two noticed that the eatery was adorned with multiple posters showing individuals of various ethnicity noshing away at their fast food of choice. As Jevh Maravilla explained it: "They had other races, but no Asians, so we felt like it was our duty to put ourselves up there." It took a while, but after painstakingly producing photos of themselves eating store bought fries and putting together a rather professional looking advertisement, they quickly and quietly put it up on a blank wall. And, they taped their escapade from start to finish and posted it

on YouTube. They were secretive about their project because they thought the store and the company might frown on their endeavor. Instead, McDonald's recently presented each of them with \$25,000 for their efforts. You might say it was a joke with a very rewarding punch line.

WHAT A LITTLE DETERMINATION CAN DO

Daniel Grinnell of Rochester, NY was determined to buy lottery tickets that day so when he found that the ATM at his favorite Fastrac café was on the fritz, he went to another store to place his bets. It was a lucky decision, not because he was able to withdraw funds from their ATM and wound up winning \$27, but because he returned to the Fastrac used his winnings to pay for new scratch-off tickets one of which was worth \$3,000,000 and which netted him a \$1,558,576 lump sum payment after Uncle Sam got his share.

WHO WAS THAT MASKED MAN

A woman in Pinellas County, Florida woke up one morning recently to find a "masked" intruder in her bedroom. She, of course, called the cops. But, explains the Association of Mature American Citizens [AMAC], he didn't mean her any harm. He probably was looking for something to eat as raccoons are wont to do. The Pinellas County Sheriff's office posted photos of the furry critter and the deputy who came to the woman's rescue on its Facebook Page.







"The staff is so caring and loving. The amount of love and care they give to their patients is excellent and we could not have been more pleased." - Donna Jones





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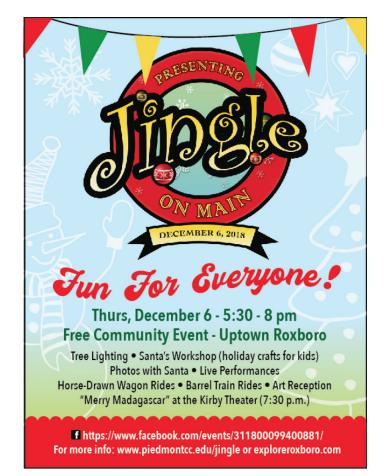


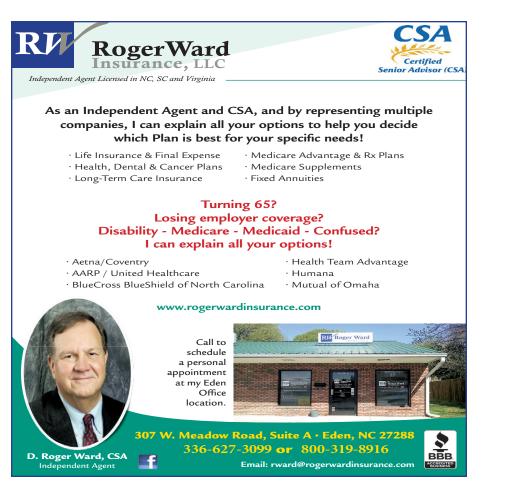
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THE HISTORY CHANNEL

• On Nov. 8, 1847, Bram Stoker, author of the horror novel "Dracula," is born in Ireland. The concept of vampires didn't originate with Stoker. John William Polidori's 1819 short story "The Vampyre" is credited with kick-starting the vampire genre.

• On Nov. 6, 1860, Abraham Lincoln is elected the 16th president of the United States over a deeply divided Democratic Party, becoming the first Republican to win the presidency. Lincoln received only 40 percent of the popular vote but handily defeated the three other candidates.

• On Nov. 11, 1918, at the 11th hour on the 11th day of the 11th month, the Great War ends as Germany, faced with imminent invasion, signed an armistice agreement with the Allies. The First World War left 9 million soldiers dead and 21 million wounded.

• On Nov. 9, 1965, the largest power failure in U.S. history occurs as all of New York state and portions of seven neighboring states and eastern Canada are plunged into darkness. All together, 30 million people were affected by the blackout.

• On Nov. 10, 1975, the SS Edmund Fitzgerald sinks in a Lake Superior storm, taking all 29 crew members with her. The 729-foot-long freighter, once the largest and fastest ship on the Great Lakes, now lies under 530 feet of water.

• On Nov. 7, 1980, actor Steve McQueen, the "King of Cool" who once was the world's highest-paid movie star, dies at age 50 in Mexico of cancer. His best-known films include "The Great Escape," "The Sand Pebbles," "Bullitt" and "Papillon."

• On Nov. 5, 1994, George Foreman, age 45, becomes boxing's oldest heavyweight champion when he defeats Michael Moorer in the 10th round of their WBA fight in Las Vegas. Foreman retired in 1997 with a lifetime record of 76-5.

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4B Weave Room, Dan River, 1948-1949



Some of the names we had...

Ruby Haley, Elsie Lawhorne, Lala Craddock, Chattie Harris, Mary Willis, Frances Harris, Alma Dillard Shelton, Hazel Saul, Ruby Lane, Jewel Saunders, Mary Marshall, Minnie Willis, Eunice Davis, Eloise Campbell, Magie Cooper, Jackie Griffith, Harvey Seau, Odell Dewberry, James Nosamethy, Theodor Sinclair, Mr. Chaney, Lawrence Dooley, Don Blackmon, Otis Page,

Rose Pell

What folks are doing...

Piney Forest Healthcare & Rehabilitation



Mrs. McWilliams rock painting activity was so much fun for our residents and staff! Our Piney Forest Family has the best time together every day. Look at our beautiful rocks!

Letter to the Editor

On October 18h, the tropical storm left from Hurricane Michael hit Danville, Virginia hard, leaving thousands of residents without power. I am a resident at Heritage Towers Apartments in Danville and would like to thank one of the staff members for the really nice thing that she did for all the elderly people that lives there. She cooked a knock out breakfast for all the elderly people and the ones that couldn't come to it, plates were taken to their rooms. Her name is Barbara Warren. She and another staff member, Darrell, stayed all night to make sure we were all safe without power. The manager at Heritage Towers is Glenda McDament.

Thank you,

The Residents

NEW CHAMBER BOARD MEMBER - The

Board of Directors is pleased to announce that Lisa Greer of Red Bird Times (Piedmont Publishing) will be filling the unexpired term of Shady Terrell on the Roxboro Area Chamber of Commerce board, beginning immediately. We are excited to welcome Lisa to the Chamber's leadership team!

Send your activities to info@redbirdtimes. com





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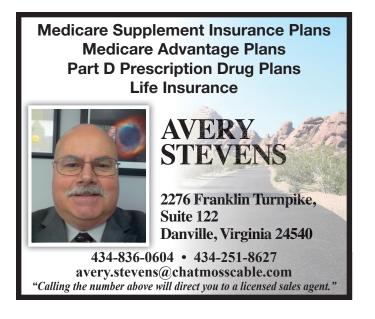
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WORD SCRAMBLE Rearrange the letters to spell something pertaining to the 1950s.
OTH ODR

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Keep your face always toward the sunshine and shadows will fall behind you.

Walt Whitman





It's Monday again...

Oh wait, I'm retired!!!

Even Exchange answers

- 1. Atone, Alone
- 2. Strike, Stride

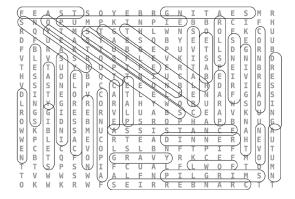
3.

4.

- Glass, Gloss
- Picket, Packet 8. France, Trance 9. Saber, Sober
- 5. Wallow, Wallop
- 10. Hammer, Hamper

6. Charm, Chart

7. Blond, Bland



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